

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:	Case No. A18-70334-SMS
ROBERT EDWARD SPICER	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

K. Edward Safir, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2018.
- 2) The plan was confirmed on 04/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/19/2021.
- 5) The case was completed on 07/26/2023.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,171.00.
- 10) Amount of unsecured claims discharged without payment: \$451.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,847.15
Less amount refunded to debtor	\$476.50

**NET RECEIPTS:** **\$47,370.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,135.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,092.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,227.34**

Attorney fees paid and disclosed by debtor: \$165.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	15,789.00	15,608.81	15,608.81	15,608.81	1,313.76
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	10,446.00	10,446.29	10,446.29	10,446.29	0.00
FIRST ASSOCIATES LOAN SERVICING	Secured	1,450.92	1,450.92	1,450.92	1,450.92	293.66
HOWELL FARMS COMMUNITY ASSOC	Secured	1,350.00	4,276.31	4,276.31	4,276.31	0.00
LVNV FUNDING, LLC	Unsecured	0.00	1,425.36	1,425.36	1,425.36	0.00
NATIONSTAR MORTGAGE LLC DBA N	Secured	14,000.00	12,863.66	12,863.66	1,561.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,062.00	1,062.46	1,062.46	1,062.46	0.00
GADOR	Priority	0.00	NA	NA	0.00	0.00
IRS	Priority	0.00	NA	NA	0.00	0.00
Franklin Collection Sv	Unsecured	451.00	NA	NA	0.00	0.00
TD RETAIL CARD SERVICES	Unsecured	1,704.00	1,704.36	1,704.36	1,704.36	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,863.66	\$1,561.38	\$0.00
Debt Secured by Vehicle	\$17,059.73	\$17,059.73	\$1,607.42
All Other Secured	\$4,276.31	\$4,276.31	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,199.70</b>	<b>\$22,897.42</b>	<b>\$1,607.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,638.47</b>	<b>\$14,638.47</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$8,227.34</u>	
Disbursements to Creditors		<u>\$39,143.31</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$47,370.65</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/21/2023

By: /s/ K. Edward Safir

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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ATLANTA DIVISION

IN RE: ) CHAPTER 13  
ROBERT EDWARD SPICER )  
 ) CASE NO. A18-70334-SMS  
 )  
DEBTOR )

**CERTIFICATE OF SERVICE**

This is to Certify that I have this day served the following with a copy of the foregoing Chapter 13 Trustee's Final Report and Account by depositing in the United States Mail a copy of same in a properly addressed envelope with adequate postage thereon.

ROBERT EDWARD SPICER  
2260 HOWELL FARMS TRAIL NW  
ACWORTH, GA 30101

I further certify that I have on this day electronically filed the pleading using the Bankruptcy Court's Electronic Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

SLIPAKOFF & SLOMKA, PC

DATED: 09/21/2023

/S/

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